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CUSTOMER SERVICE THROUGH THE BANKING OMBUDSMAN SCHEME - AN EVALUATION

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ABSTRACT

RBI had introduced the Banking Ombudsman Scheme (BOS) in India on June 14, 1995 to provide an expeditious and inexpensive forum to bank customers for resolution of their complaints relating to deficiency in banking services provided by commercial banks, regional rural banks and scheduled primary co-operative banks. There are 15 Offices of Banking Ombudsman (OBOs), spread across the country. RBI modified the Scheme in 2002, 2006, 2007 and 2009 on the basis of feedback gathered in the course of administering the BOS to include customer complaints on new areas such as credit card complaints, internet banking, deficiencies in providing the promised services by both bank and its sales agents (DSAs), levying service charges without prior notice to the customers, non-adherence to the Fair Practices Code adopted by individual banks, etc. RBI operates the BOS, free of cost, so as to make it common people oriented. In order to increase its effectiveness and utility, BOS is fully staffed and funded by RBI. This paper evaluates the performance of Banking Ombudsman Scheme 2006 in terms of complaints received, complaints handled, nature of complaints, cost of the scheme and complaints pending. The study reveals that BOS the number of complaints received has recorded substantial increase since 2006 and the rate of disposal of complaints is 94 per cent in 2010-11. The majority of cases are pending not more than one month. Complaints relating to card products (ATM, Debit and Credit cards) are the major area of complaints. The cost per complaints showed increasing trend.

KEYWORDS

Complaint, Customer, RBI, Bank, BOS.

INTRODUCTION

The Banking Ombudsmen help to support improvements and reduce disputes, help banks themselves to resolve disputes with consumers, resolve any consumer disputes that banks fail to resolve themselves and reduce the burden on the Courts. Internationally, it is becoming increasingly evident that both consumers and service providers find it easier to resolve disputes through Ombudsmen than through the Courts. The Banking Ombudsman Scheme is an efficient, cost effective and time-tested alternate dispute resolution mechanism. The Scheme is applicable to all commercial banks, regional rural banks and scheduled primary cooperative banks having business in India, covering banking transactions within the national boundaries, including internet transactions.

GOALS OF BANKING OMBUDSMAN SCHEME

- To ensure redressal of grievances of users of banking services in an inexpensive, expeditious and fair manner that will provide impetus to improved customer services in the banking sector on a continuous basis.
- To provide feedback/suggestions to Reserve Bank of India towards framing appropriate and timely guidelines to banks to improve the level of customer service and to strengthen their internal grievance redressal systems
- To enhance the awareness of the Banking Ombudsman Scheme
- To facilitate quick and fair (non-discriminatory) redressal of grievances through use of IT systems, comprehensive and easily accessible database and enhanced capabilities of staff through training.

GROUND OF COMPLAINT

Any person, whose grievance against a bank is not resolved to his/her satisfaction by that bank within a period of one month after submitting the complaint, can approach the Banking Ombudsman if his complaint pertains to any of the following grounds alleging deficiency in banking including internet banking as specified in Clause 8 of BOS :-

- Non-payment or inordinate delay in the payment or collection of cheques, drafts, bills etc.
- Non-acceptance, without sufficient cause, of small denomination notes tendered for any purpose, and for charging of commission in respect thereof;
- Non-acceptance, without sufficient cause, of coins tendered and for charging of commission in respect thereof;
- Non-payment or delay in payment of inward remittances;
- Failure to issue or delay in issue of drafts, pay orders or banks' cheques;
- Non-adherence to prescribed working hours;
- Failure to provide or delay in providing a banking facility (other than loans and advances) promised in writing by a bank or its direct selling agents;
- Delays, non-credit of proceeds to parties' accounts, non-payment of deposit or non-observance of the RBI directives, if any, applicable to rate of interest on deposits in any savings, current or other account maintained with a bank ;
- Complaints from Non-Resident Indians having accounts in India in relation to their remittances from abroad, deposits and other bank-related matters;
- Refusal to open deposit accounts without any valid reason for refusal;
- Levying of charges without adequate prior notice to the customer;
- Non-adherence by the bank or its subsidiaries to the instructions of RBI on ATM/Debit card operations or credit card operations;
- Non-disbursement or delay in disbursement of pension
- Refusal to accept or delay in accepting payment towards taxes, as required by RBI/Government;
- Refusal to issue or delay in issuing, or failure to service or delay in servicing or redemption of Government securities;
- Forced closure of deposit accounts without due notice or without sufficient reason;
- Refusal to close or delay in closing the accounts;
- Non-adherence to the fair practices code as adopted by the bank and
- Non-adherence to the provisions of the Code of Bank's Commitment to Customers issued by BCSBI and as adopted by the bank
- Non-observance of RBI guidelines on engagement of recovery agents by banks; and
- Any other matter relating to the violation of the directives issued by the RBI in relation to banking or other services.

The BO may also deal with any complaint on any one of the following grounds alleging deficiency in banking service in respect of loans and advances:

1. Non- observance of RBI Directives on interest rates;
2. Delays in sanction, disbursement or non-observance of prescribed time schedule for disposal of loan applications;

- 3. Non- acceptance of application for loans without furnishing valid reasons to the applicant; and
- 4. Non- observance of any other direction or instruction of the RBI, as may be specified by the RBI for this purpose, from time to time.

OBJECTIVES OF THE STUDY

The present study is based on the following objectives:

- To know the number of complaints received
- To know the nature of complaints handled
- To know rate of disposal of complaints
- To know the cost of handling complaints
- To know the pending period of complaints

METHODOLOGY OF THE STUDY

The present study is mainly based on the secondary data. The relevant data have been collected from the annual reports of the Banking Ombudsman Scheme and Report on Trend and Progress of Banking in India. A reference has also been made to various other journals and magazines. Apart from this, different editions of daily newspapers such as Economic Times, Business Standard, Financial Express, Business Line etc., have been used for the purpose of collecting information.

The study is intended to examine the performance of Baking Ombudsman Scheme in terms of number of complaints received, nature of complaints, number of complaints handled, cost of running the scheme and pending period the complaints. For the purpose of study the researcher has chosen five year i.e. 2007 to 2011. In order to analyse the data and to draw conclusions various statistical tools like percentage, graphs and charts have been extensively used.

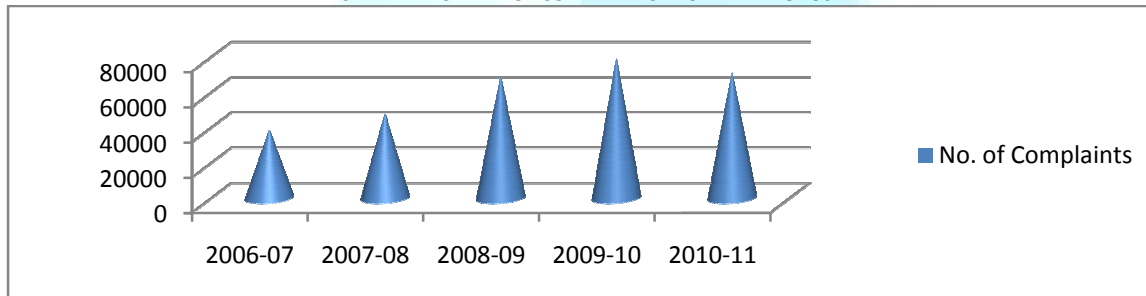
ANALYSIS OF THE PERFORMANCE OF BANKING OMBUDSMAND SCHEME

1. Receipt of Complaints: The Banking Ombudsman Offices receive complaints pertaining to deficiency in service provided by banks. The number of complaints received has recorded substantial increase since 2006 as new grounds of complaints such as credit card issues, failure in providing the promised facilities, non-adherence to fair practices code and levying of excessive charges without prior notice, etc were included in the Scheme. Further, internet banking related complaints were added as a new ground for complaint as per the February 3, 2009 amendment of the Scheme. Increased awareness among the public about the BOS and online accessibility to BO office through internet also contributed to the increase in receipt of complaints. The percentage of complaints received increased from 22% in 2006-07 to 44% in 2009-10. However, the number of complaints received decreased by 10% during 2010-11 compared to previous year. The small drop in the number of complaints does not point to any specific visible trend.

TABLE 1: NUMBER OF COMPLAINTS RECEIVED BY THE OBOS

	2006-07	2007-08	2008-09	2009-10	2010-11
No. of OBOS	15	15	15	15	15
Complaints received during the year	38638	47887	69117	79266	71274
Increase/decrease over previous year (%)	22%	24%	44%	15%	-10%
Average No. of Complaints received per BO Office	2576	3192	4608	5284	4752

CHART 1: NUMBER OF COMPLAINTS RECEIVED BY OBOS



Average number of complaints received per BO office is also increased from 2576 in 2006-07 to 5284 in 2009-10. This increase due to enlargement of the scope of the Scheme coupled with the awareness programmes undertaken by the BO offices on a regular basis. The increase in overage number of complaints per BO Office indicates popularity of the Scheme.

2. Nature of Complaints Handled: Table 2 gives the broad category wise complaints received during the five years. From the above it is clear that more number of complaints is about credit cards during study period. These complaints include complaints related to debit cards and ATM cards also. The types of card-related complaints consists of items like issuance of unsolicited credit cards and unsolicited insurance policies and recovery of premium charges, charging of annual fee in spite of being offered as 'free' card and issuance of loans over phone, disputes over wrong billing, settlement offers conveyed telephonically, non-settlement of insurance claims after the demise of the card holder, abusive calls, excessive charges, wrong debits to account, non-dispensation of money from ATM, etc. Complaints about deposit accounts, loans and advances, remittance, levy of charges without prior notice, failure to meet commitments, DSA and recovery Agents have declined during the study period.

TABLE 2 – COMPLAINT CATEGORY-WISE DISTRIBUTION OF COMPLAINTS RECEIVED

Ground of Complaint concerning	No of complaints received				
	2006-07	2007-08	2008-09	2009-10	2010-11
Deposit accounts	5803 (15%)	5612 (12%)	6706 (10%)	3681 (5%)	1727 (2%)
Remittances	4058 (11%)	5213 (11%)	5335 (8%)	5708 (7%)	4216 (6%)
ATM/ Debit Cards/ Credit cards	7688 (20%)	10129 (21%)	17648 (25%)	18810 (24%)	17116 (24%)
Loans and advances	5151 (13%)	6054 (13%)	8174 (12%)	6612 (8%)	4564 (6%)
Levy of Charges without prior notice	2594 (7%)	3740 (8%)	4794 (7%)	4764 (6%)	4149 (6%)
Pension Payments	1070 (3%)	1582 (3%)	2916 (4%)	4831 (6%)	5927 (8%)
Failure to meet commitments	1469 (4%)	6388 (13%)	11824 (17%)	11569 (14%)	2962 (4%)
DSAs and recovery Agents	1039 (3%)	3128 (7%)	3018 (4%)	1609 (2%)	1722 (2%)
Notes and coins	130 (0%)	141 (0%)	113 (0.2%)	158 (0.2%)	146 (0.2%)
Others	9636 (25%)	5900 (12%)	8589 (12%)	18840 (24%)	20541 (29%)
Out of Subject	-	-	-	2684 (3%)	8204 (11%)
Total	38638	47887	69117	79266	71274

(*Figures in bracket indicate percentage to total complaints of respective years.)

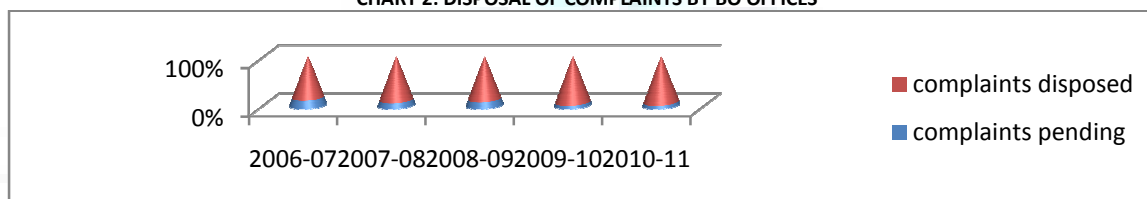
Complaints relating to delay in payment of pension, pension arrears / wrong pension calculations etc. have increased from increased from 3% of the total complaints in 2006-07 to 8% in 2010-11. Complaints under the head 'Others' decreased from 25 % of the total complaints in 2006-07 to 12% in 2008-09 and again it increased to 24% and 29% in 2009-10 and 2010-11 respectively. These include mainly non-adherence to prescribed working hours, refusal to accept or delay in accepting payments towards taxes as required by RBI/ Government of India, refusal to accept/delay in issuing or failure to service or delay in servicing or redemption of Government securities, refusal to close or delay in closing of accounts, etc. These complaints are of very primary in nature and need not had to be escalated to the offices of BOs and should have been redressed at individual banks' level.

3. Disposal of Complaints by BOS: A snap shot of the profile of complaints disposed off by the OBOs during the past five years is given in Table 3 and Chart 2. The rate of disposal has increased from 84% in 2006-07 to 94% in 2010-11. In absolute terms, the number of complaints pending disposal has declined from 7105 in 2006-07 to 4617 in 2010-11. This indicates promptness in disposal of cases at all the BO offices. Conscious efforts are being made to ensure minimum turnaround time (TAT) for grievance redressal at all the OBOs and the position in this regard is monitored through the Complaint Tracking Software (CTS).

TABLE 3: DISPOSAL OF COMPLAINTS BY BO OFFICE

No. of Complaints	Year				
	2006-07	2007-08	2008-09	2009-10	2010-11
Received during the year	38638	47887	69117	79266	71274
Brought forward from previous year	6128	7105	5892	9433	5364
Handled during the year	44766	54992	75009	88699	76638
Disposed of during the year	37661	49100	65576	83335	72021
Rate of Disposal (%)	84%	89%	87%	94%	94%
Carried forward to the next year	7105	5892	9433	5364	4617

CHART 2: DISPOSAL OF COMPLAINTS BY BO OFFICES

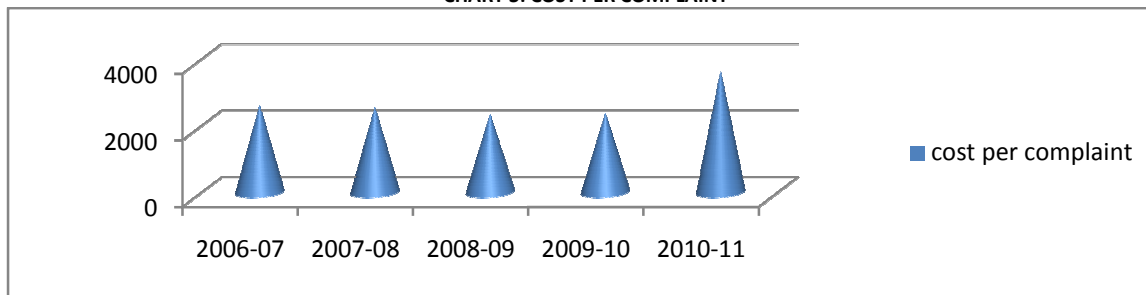


4. Cost of Running the Scheme: From January 1, 2006, the total expenditure in operationalizing the BOS is fully borne by the RBI in terms of the revised BOS 2006. The cost includes the revenue expenditure and capital expenditure incurred in running the OBOs. The revenue expenditure includes establishment items like salary and allowances of the staff attached to OBOs and non-establishment items such as rent, taxes, insurance, law charges, postage and telegram charges, printing and stationery expenses, publicity expenses, depreciation and other miscellaneous items. The capital expenditure items include furniture, electrical installations, computers/related equipments, telecommunication equipments and motor vehicle.

TABLE 4: THE COST OF HANDLING THE COMPLAINTS

Year	Total Cost (Rs. In Cr.)	No. of Complaints disposed	Cost per Complaint (in Rs.)
2006-07	9.81	37661	2604
2007-08	12.50	49100	2546
2008-09	15.29	65576	2331
2009-10	19.74	83336	2368
2010-11	26.07	72021	3619

CHART 3: COST PER COMPLAINT



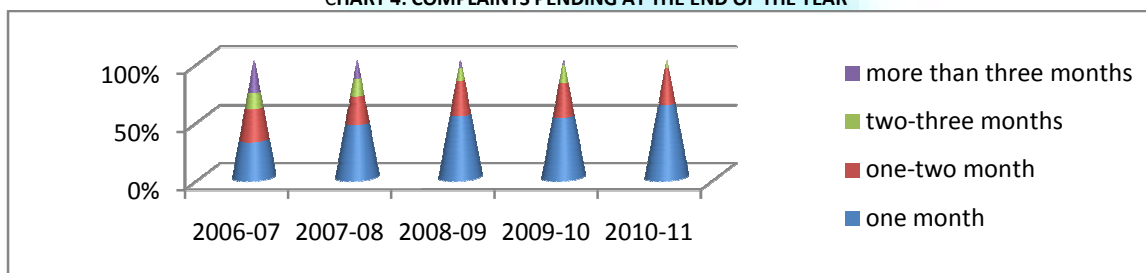
The Table 4 shows that the total cost of running the 15 OBOs has increased from 9.81 crore in 2006-07 to 26.07crore in 2010-11. The increase in total cost is due to increase in number of complaints disposed. The number of complaints disposed increased from 37661 in 2006-07 to 72021 in 2010-11. The cost per complaint shows declining trend up to 2009-10 and it increased more in 2010-11. This highlights a need for strengthening the grievance redressal machinery in banks so that minimum number of complaints gets escalated to the OBOs. This can be achieved through a more proactive and customer centric approach by frontline staff of banks which will be helpful in resolving grievances at the initial touch point itself.

5. Complaints Pending: As regards pendency, the percentage of complaints pending more than three months has declined from 28% in 2006-07 to 1% in 2010-11. In absolute number it has declined from 1964 complaints in 2006-07 to just 35 complaints in 2010-11. This indicates substantial improvement in prompt disposal of complaints due to the close follow-up, both by the BOs and Top Management. The percentage of complaints pending for 2-3 months shows fluctuating trend. It is only 6% during 2010-11. Absence of adequate supporting documentary evidence, delayed response by banks to queries raised by BOs / complainants, etc. were the main reasons for delay in disposing the complaints

TABLE 5: DETAILS OF THE COMPLAINTS PENDING AT THE END OF THE YEAR

Period of Pending	No. of Cases Pending									
	2006-07	% to total pending	2007-08	% to total pending	2008-09	% to total pending	2009-10	% to total pending	2010-11	% to total pending
Up to 1 month	2262	32	2712	46	5041	54	2787	52	2888	63
1-2 months	1936	27	1394	24	2751	29	1526	28	1397	30
2-3 months	943	13	861	15	956	10	808	15	297	6
More than 3 months	1964	28	925	15	685	7	242	5	35	1
Total	7105	100	5892	100	9433	100	5363	100	4617	100

CHART 4: COMPLAINTS PENDING AT THE END OF THE YEAR



CONCLUSION

This paper Evaluated the performance of Banking Ombudsman Scheme in terms of complaints received, nature of complaints received, complaints disposed, cost the scheme and complaints pending period. The study found that the total number of complaints received and handled under the BOS has been growing steadily. The Offices of the Banking Ombudsmen have been rendering excellent service over the years in redressing customer grievances in an impartial and efficient manner.

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